

COMMUNITY BANK SHARES OF INDIANA, INC.

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 2356073	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$134	\$138	3.4%		
Loans	\$95	\$91	-3.8%		
Construction & development	\$3	\$4	19.7%		
Closed-end 1-4 family residential	\$46	\$42	-9.2%		
Home equity	\$1	\$1	16.7%		
Credit card	\$0	\$0			
Other consumer	\$8	\$7	-19.5%		
Commercial & Industrial	\$7	\$9	19.5%		
Commercial real estate	\$24	\$23	-1.3%		
Unused commitments	\$8	\$7	-13.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$7	\$21	178.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$2	31.4%		
Cash & balances due	\$2	\$2	-20.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$121	\$124	2.7%		
Deposits	\$109	\$111	1.5%		
Total other borrowings	\$11	\$12	13.3%		
FHLB advances	\$8	\$10	25.3%		
Equity					
Equity capital at quarter end	\$13	\$14	9.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	9.7%	--		
Tier 1 risk based capital ratio	13.4%	15.4%	--		
Total risk based capital ratio	14.6%	16.6%	--		
Return on equity ¹	2.8%	9.4%	--		
Return on assets ¹	0.3%	1.0%	--		
Net interest margin ¹	3.9%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	47.9%	69.4%	--		
Loss provision to net charge-offs (qtr)	110.6%	39.9%	--		
Net charge-offs to average loans and leases ¹	1.0%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	12.9%	1.8%	0.0%	0.0%	--
Closed-end 1-4 family residential	4.5%	2.0%	0.2%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.0%	2.7%	0.6%	0.9%	--
Commercial & Industrial	0.0%	0.9%	0.4%	0.0%	--
Commercial real estate	5.5%	2.7%	0.2%	0.3%	--
Total loans	4.1%	2.0%	0.3%	0.2%	--